

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

John R. Nortrup
Lauren L. Nortrup

Case No.: 24-19074

Judge: MEH

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: January 17, 2025

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ GV Initial Debtor: /s/ JN Initial Co-Debtor: /s/ LN

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 1818.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☒ If a Creditor filed a claim for arrearages, the arrearages ☒ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ JN Initial Co-Debtor: /s/ LN

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ 2399.19/1099.60 to be paid directly by the debtor(s), pre-confirmation to: Flagstar/Discover (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4750.00
DOMESTIC SUPPORT OBLIGATION	n/a	n/a

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Discover	95 Bristlecone Drive Howell NJ 07731	29,370.65	7.99%	29,370.65	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Lakeview Loan Service/Flagstar		3,159.71	3.75%	3,159.71	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Flagstar	95 Bristlecone Drive Howell NJ
Ally	2020 Nissan Armada
Capital One Auto Finance	2017 Jeep Grand Cherokee
Harley Davidson Finance	2022 Harley Davidson Fatboy

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative Fees
- 3) Secured Creditors
- 4) Priority Claims
- 5) Unsecured Claims
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: September 13, 2024.

Explain below **why** the plan is being modified:

Selected 1e for joint administration

Added the correct arrears for both mortgages to be pad through the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: January 17, 2025

/s/ John R. Nortrup

Debtor

Date: January 17, 2025

/s/ Lauren L. Nortrup

Joint Debtor

Date: January 17, 2025

/s/ George E. Veitengruber, III, Esq.

Attorney for the Debtor(s)

In re:
John R. Nortrup, Jr.
Lauren L. Nortrup
Debtors

Case No. 24-19074-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 17, 2025

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ John R. Nortrup, Jr., Lauren L. Nortrup, 95 Bristlecone Drive, Howell, NJ 07731-2825

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2025 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 17 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520484898	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 17 2025 21:06:50	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520391133	+ Email/Text: ally@ebn.phinsolutions.com	Jan 17 2025 21:01:00	Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
520397839	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:57	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520433513	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:33	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520444006	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:17:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520391134	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:06:36	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520391135	Email/Text: BNBSB@capitalsvcs.com	Jan 17 2025 21:02:00	Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
520391138	Email/Text: cfcbackoffice@contfinco.com	Jan 17 2025 21:03:00	Celtic/cont, 4550 New Linden Hill Road, Wilmington, DE 19808
520391136	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 21:06:30	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520391137	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 17 2025 21:07:15	Capital One Auto Finance, 8050 Dominion Pkwy, Plano, TX 75024-0100
520397840	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:18:08	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520431512	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:28:54	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma

District/off: 0312-3

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			City, OK 73118-7901
520401032	+ Email/PDF: ebn_ais@aisinfo.com	Jan 17 2025 21:17:57	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520391139	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 17 2025 21:06:32	Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872
520463935	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
520391140	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520391141	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 17 2025 21:07:16	Dpt Ed/aidv, Po Box 300001, Greenville, TX 75403-3001
520391143	Email/Text: BNBLAZE@capitalsvcs.com	Jan 17 2025 21:02:00	Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
520391142	+ Email/Text: servicingmailhub@flagstar.com	Jan 17 2025 21:05:00	Flagstar, 5151 Corporate Drive, Troy, MI 48098-2639
520391144	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 17 2025 21:03:00	Gs Bank Usa, Lockbox 6112, Philadelphia, PA 19170-0001
520456477	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jan 17 2025 21:02:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
520391145	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 17 2025 21:05:00	Harley-Davidson Financial Services, Inc., Attention: Rider Services, PO Box 22048, Carson City, NV 89721-2048
520391146	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 17 2025 21:03:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520453624	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2025 21:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520391148	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2025 21:17:58	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
520430571	+ Email/Text: RASEBN@raslg.com	Jan 17 2025 21:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520391147	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2025 21:05:00	Jeffcapsys, 200 14th Avenue East, Sartell, MN 56377-4500
520391149	^ MEBN	Jan 17 2025 20:54:06	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520391151	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:06:54	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
520395482	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:07:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520455798	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 17 2025 21:02:00	Lakeview Loan Servicing, LLC, Flagstar Bank, NA, 5151 Corporate Drive, Troy, MI 48098-2639
520391150	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:06:44	Lvnv Funding, C/o Resurgent Capital Services, Greenville, SC 29602
520420615	+ Email/PDF: cbp@omf.com	Jan 17 2025 21:06:57	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
520391153	+ Email/PDF: cbp@omf.com	Jan 17 2025 21:06:49	Onemain, Po Box 1010, Evansville, IN 47706-1010
520460723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 21:17:42	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520504546	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 21:17:41	Portfolio Recovery Associates, LLC, c/o THE

District/off: 0312-3

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Total Noticed: 53

			BANK OF MISSOURI, POB 41067, Norfolk, VA 23541
520459700	Email/Text: bnc-quantum@quantum3group.com	Jan 17 2025 21:04:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520391154	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:06:42	Resurgent Capital Services, P.O. Box 510090, Livonia, MI 48151-6090
520391152	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 17 2025 21:02:00	NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
520391155	^ MEBN	Jan 17 2025 20:54:28	Selip & Stylianou LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
520391156	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:06:42	Syncb/carecr, Po Box 71757, Philadelphia, PA 19176-1757
520391157	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:06:49	Syncb/slpnbr, Po Box 71757, Philadelphia, PA 19176-1757
520391158	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:17:40	Syncb/venmo, Po Box 71737, Philadelphia, PA 19176-1737
520459381	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 17 2025 21:06:48	Synchrony Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520391160	+ Email/Text: bncmail@w-legal.com	Jan 17 2025 21:04:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
520391159	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 17 2025 21:01:00	Tbom/fortiva, Po Box 105555, Atlanta, GA 30348-5555
520391161	+ Email/Text: bnc-thebureaus@quantum3group.com	Jan 17 2025 21:03:00	The Bureaus, 650 Dundee Road, Northbrook, IL 60062-2757
520427450	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 17 2025 21:05:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
520391162	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 17 2025 21:05:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
520391163	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 17 2025 21:05:00	Us Bk Cacs, Cb Disputes, Saint Louis, MO 63166

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Joint Debtor Lauren L. Nortrup bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Debtor John R. Nortrup Jr. bankruptcy@veitengruberlaw.com, knapolitano15@gmail.com
Laura M. Egerman	on behalf of Creditor LakeView Loan Servicing LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7